

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

TODD M. SMITH

Debtor(s)

Case No. 18-22548GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/26/2018.
- 2) The plan was confirmed on 08/29/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/08/2018, 02/18/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/12/2020.
- 5) The case was completed on 07/17/2023.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 70.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,471.11.
- 10) Amount of unsecured claims discharged without full payment: \$74,991.51.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$375,313.05
Less amount refunded to debtor \$3,214.12

NET RECEIPTS: \$372,098.93

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$10,040.00
Court Costs \$0.00
Trustee Expenses & Compensation \$14,021.37
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$24,061.37

Attorney fees paid and disclosed by debtor: \$800.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALISON WHITE	Secured	75,000.00	64,919.97	64,893.31	64,893.31	0.00
AVALON BOROUGH (SWG)	Secured	25.55	56.47	56.47	56.47	16.92
BANK OF AMERICA NA** (LMP)	Unsecured	5,753.95	NA	NA	0.00	0.00
BANK OF NEW YORK MELLON	Secured	91,441.96	86,957.21	18,649.82	18,649.82	0.00
BANK OF NEW YORK MELLON	Secured	0.00	655.61	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,732.34	1,978.04	1,978.04	900.07	0.00
CHASE(*)	Unsecured	11,821.25	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	587.19	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	224.92	224.92	102.35	0.00
FIDELITY NATIONAL TITLE INSURAN	Unsecured	56,543.77	56,263.94	56,263.94	25,601.78	0.00
HSBC BANK USA NA - TRUSTEE NON	Secured	62,690.34	59,638.82	0.00	59,686.31	0.00
HSBC BANK USA NA - TRUSTEE NON	Secured	0.00	83.24	83.24	83.24	0.00
JPMORGAN MORTGAGE ACQUISITIO	Secured	223,878.24	217,277.26	0.00	152,512.93	0.00
JPMORGAN MORTGAGE ACQUISITIO	Secured	0.00	162.14	162.14	162.14	0.00
PENN HILLS MUNICIPALITY (RE TAX	Secured	NA	214.50	0.00	0.00	0.00
PENN HILLS MUNICIPALITY (RE TAX	Secured	NA	396.66	0.00	0.00	0.00
PENN HILLS SD (PENN HILLS) (RE)	Secured	NA	1,426.91	0.00	0.00	0.00
PENN HILLS SD (PENN HILLS) (RE)	Secured	NA	2,043.64	0.00	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	917.83	917.83	417.64	0.00
PNC BANK NA	Unsecured	8,137.97	8,302.21	8,302.21	3,777.75	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	23,000.00	23,541.96	23,541.96	10,712.30	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	9,754.55	10,062.12	10,062.12	4,578.57	0.00
RONDA J WINNECOUR PA ID #30399*	Priority	NA	NA	2,904.50	2,904.50	0.00
TOYOTA LEASE TRUST	Priority	0.00	2,981.46	2,981.46	2,981.46	0.00
US BANK NA - TRUSTEE	Secured	38,166.87	38,446.04	0.00	0.00	0.00
US BANK NA-TRUSTEE FOR JPMORG	Secured	38,171.05	37,002.57	0.00	0.00	0.00
WASTE MANAGEMENT* (PMT)	Unsecured	16.53	NA	NA	0.00	0.00
WASTE MANAGEMENT* (PMT)	Unsecured	39.68	NA	NA	0.00	0.00
WEST VIEW WATER AUTHORITY	Unsecured	217.24	NA	NA	0.00	0.00
WHITE OAK BOROUGH (MUN SVCS)	Unsecured	1,942.30	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$83,543.13	\$295,742.37	\$0.00
Mortgage Arrearage	\$245.38	\$245.38	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$56.47	\$56.47	\$16.92
TOTAL SECURED:	\$83,844.98	\$296,044.22	\$16.92
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,885.96	\$5,885.96	\$0.00
TOTAL PRIORITY:	\$5,885.96	\$5,885.96	\$0.00
GENERAL UNSECURED PAYMENTS:	\$101,291.02	\$46,090.46	\$0.00

Disbursements:	
Expenses of Administration	<u>\$24,061.37</u>
Disbursements to Creditors	<u>\$348,037.56</u>
TOTAL DISBURSEMENTS :	<u>\$372,098.93</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/19/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.